ANNUAL REPORT 2001

Promoting Safe Workplaces...
Protecting Employers and Workers

WORKERS COMPENSATION BOARD OF PRINCE EDWARD ISLAND

Our Mission

Promoting Safe Workplaces...*Protecting Employers and Workers*

WCB exists to promote safe workplaces and to protect employers and injured workers through a sustainable accident insurance program.

Our Values

- **We treat people with fairness, care and respect**
- **We communicate in an open and honest manner**
- **We are accountable to the public and our stakeholders**
- **We believe in teamwork and are committed to continually improving our services**
- **We foster trust**
- **We act with integrity and professionalism**

Our Organization

103-00758/

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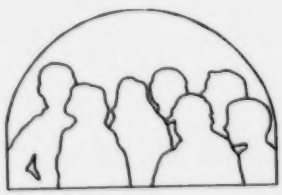

Letter of Transmittal

Promoting Safe Workplaces... *Protecting Employers & Workers*

Telephone
902-368-5680
Toll Free in Atlantic Canada
1-800-237-5049

Workers Compensation Board of Prince Edward Island

Fax - General Inquiries & Employer Services
368-5705
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01 March 2002

Hon. Gail Shea
Minister
Community and Cultural Affairs
P.O. Box 2000
Charlottetown, PE C1A 7N8

Dear Minister Shea:

In accordance with Section 34 of the Workers Compensation Act, the Board is pleased to provide its Annual Report for the year ending 31 December 2001.

Hon. James M. Lee
Chair

14 WEYMOUTH STREET, P.O. BOX 757, CHARLOTTETOWN, PRINCE EDWARD ISLAND C1A 7L7

Board of Directors

The Workers Compensation Board (WCB) Board of Directors: seated are Joyce McCardle (vice-chair) and Hon. James Lee (chair); standing from left are Blake Craig, Donna Lank and Ray Gallant. The board is comprised equally of representatives from employers and workers with an independent chairperson.

Message from the Chair

The year 2001 has been both challenging and rewarding for the Workers Compensation Board of Prince Edward Island. Early in the year we released a five year Strategic Plan which defines our mission and provides a roadmap to key result areas and initiatives. Guided by this corporate plan, the Board focussed significant efforts on improving its financial condition, clarifying legislation, reviewing policy and implementing injury prevention programs. The workers, employers and health care providers of Prince Edward Island, as compensation system stakeholders, have actively participated in our initiatives over the past year. We thank them for their efforts and acknowledge the importance of working collaboratively toward success.

The Board has made significant steps forward in the area of improved financial condition. Financial results for fiscal year 2001 are positive and processes have been put in place to monitor progress toward financial targets for 2002. Our most significant accomplishment in 2001, with respect to financial condition, was the development of a Funding Strategy which will eliminate the Board's unfunded liability over the next twenty years. This strategy is based on principles which balance equity for PEI employers and benefits for PEI workers.

In 2001, the Board responded to stakeholder requests for a comprehensive review of the Workers Compensation Act. Stakeholders were represented through a Legislative Advisory Committee appointed by the Board. Over a period of five months, the Legislative Advisory Committee conducted a detailed review of literature and existing compensation legislation, held a series of public consultations across PEI, and consolidated views on proposed amendments. The Legislative Advisory Committee report, together with comments from the Board were considered by Government and incorporated into Bill 15, *An Act to Amend the Workers Compensation Act*, which was passed during the Fall Session of the PEI Legislature. We are optimistic that amendments to the Workers Compensation Act will strengthen our provincial workers compensation system.

Solid working policy has been a long term objective of this Board. A review of policy regarding services to injured workers was initiated in 2001. I am pleased to report that policy review efforts have been very successful and the majority of our client service policies have been finalized. In a limited number of cases the Board has requested a further analysis and consultation with stakeholders. For example, the Board has appointed an Estimating Earnings Capacity committee to review and provide recommendations on the deeming policy. We anticipate that our long term objective of enhanced working policy in all areas of the Board will be achieved early in 2002.

The Board recognizes that promoting work place safety and injury prevention education is key to our long term goals. We believe that dedicated efforts including implementation of the Occupational Health and Safety Act amendments, the 2nd Annual Health & Safety Conference and proactive initiatives targeted at youth in the workplace are contributing to an overall increase in safety awareness across PEI.

The year 2001 will forever be defined by tragic events in the United States. Systems such as workers compensation will be faced with profound social and economic consequences for many years to come. The Workers Compensation Board of PEI remains focussed on our mission and goals and is committed to dealing with the challenges that may result.

In closing, I want to thank the Board members for their continued hard work and dedication in 2001 and express my appreciation to all our staff who have remained poised during times of fast paced change.

Hon. James M. Lee
Chair

Message du président

Pour la Commission des accidents du travail, l'année 2001 en fut une de défis et de récompenses. Au début de l'année, nous avons rendu public un plan stratégique de cinq ans qui définit notre mission et fournit un fil conducteur aux initiatives et aux domaines clés. Guidée par un tel plan directeur, la Commission s'est concentrée sur l'amélioration de sa situation financière, la clarification de la législation, la révision des politiques et l'amélioration des programmes de prévention des blessures. Au cours de la dernière année, les travailleurs, employeurs et fournisseurs de soins de l'Île-du- Prince-Édouard ont participé activement à nos initiatives à titre d'associés au système de compensation. Nous les remercions de leurs efforts et nous reconnaissons que le succès tient à l'importance du travail en commun.

La Commission a fait des progrès appréciables en ce qui concerne sa situation financière. Les résultats financiers de l'année budgétaire 2001 sont positifs et des mécanismes ont été mis en place afin de surveiller les progrès des programmes vers la réalisation des objectifs financiers de l'année 2002. En 2001, notre principale réalisation, dans le contexte de la situation financière, a été l'élaboration d'une stratégie de financement qui éliminera la dette non provisionnée de la Commission au cours des vingt prochaines années. Cette stratégie est fondée sur des principes d'équilibre entre l'équité pour les employeurs de l'Î.-P.-É. et les prestations accordées aux travailleurs de l'Île-du-Prince-Édouard.

En 2001, la Commission a donné suite aux demandes des parties intéressées qui désiraient une révision globale de la Workers Compensation Act (Loi sur les accidents du travail). Les parties intéressées ont été représentées par l'intermédiaire d'un Comité consultatif sur la Loi, lequel a été créé par la Commission. Au cours d'une période de cinq mois, ce comité a mené une revue détaillée de la documentation et de la législation actuelles, a tenu une série de consultations sur le territoire de l'Île et a fait la synthèse des idées sur les modifications proposées. Le rapport du Comité consultatif sur la Loi ainsi que les commentaires de la Commission ont été pris en considération par le gouvernement et intégrés au projet de loi 15, An Act to Amend the Workers Compensation Act (un projet de loi visant à modifier la Loi sur les accidents du travail), lequel a été adopté durant la session d'automne de l'Assemblée législative de l'Î.-P.-É. Nous croyons que les modifications apportées à la Loi sur les accidents du travail renforceront notre système d'indemnisation provincial des travailleurs.

La Commission a toujours eu pour objectif à long terme une politique du travail stable. Une révision de la politique concernant les services aux travailleurs blessés a été initiée en 2001. Je suis heureux de signaler que les efforts de révision de cette politique ont eu beaucoup de succès et que la majorité des politiques de service à la clientèle ont été menées à terme. Dans un petit nombre de cas, la Commission a demandé une analyse complémentaire et une consultation avec les parties intéressées. Par exemple, la Commission a constitué un Estimating Earnings Capacity Committee (Comité sur l'évaluation de la capacité de gagner sa vie) afin qu'il examine la politique sur le processus déterminatif et fasse les recommandations appropriées. Nous prévoyons que notre objectif à long terme d'une politique sur le travail améliorée dans tous les domaines d'activité de la Commission sera réalisé au début de l'année 2002.

La Commission reconnaît que la promotion de la sécurité en milieu de travail et que l'éducation en matière de prévention des blessures est la clé de nos objectifs à long terme. Nous croyons que des efforts soutenus – notamment la mise en vigueur des modifications à la Occupational Health and Safety Act (Loi sur la santé et la sécurité au travail), la deuxième Conférence annuelle en matière de santé et de sécurité et les initiatives dynamiques ciblées sur la jeunesse en milieu de travail – contribuent à mieux conscientiser les Insulaires à la sécurité à l'Î.-P.-É.

L'année 2001 sera toujours celle des événements tragiques survenus aux États-Unis. Des systèmes tels que ceux de l'indemnisation des travailleurs, bien que non touchés directement, seront obligés de faire face à des conséquences sociales et économiques profondes pour plusieurs années à venir. La Commission des accidents du travail de l'Î.-P.-É. demeure orientée vers sa mission et ses objectifs, et elle s'engage à affronter les défis à venir.

En terminant, j'aimerais remercier les membres de la Commission pour leur travail incessant et leur dévouement soutenu au cours de l'année 2001. Je désire également exprimer ma reconnaissance à tout notre personnel qui a su garder son calme au cours d'une période de changements rapides.

Le président,

James M. Lee

Message From the Chief Executive Officer

Learning how to better serve the needs of our clients was a major goal for 2001. Through focus groups, presentations and consultations, we gained knowledge from employers, workers and health providers to assist us in identifying a long term strategic direction for the Workers Compensation Board. Using this as a guide, we began the work of transforming the organization into a client-centered service culture that would be flexible and responsive to the needs of our clients.

Consistent with our mission of "promoting safe workplaces, protecting employers and workers," we continued our efforts in supporting employers and workers to enhance workplace safety. Numerous workshops and presentations were provided on how to establish health and safety committees. An opportunity for workers and employers to share information and discuss workplace safety issues was provided by attendance at our highly successful, second Occupational Health and Safety Conference.

The safety of young workers was identified as a key area of our prevention efforts. We believe that through improved education and "safety first" thinking, we can reduce accidents and the tragic consequences of injuries occurring to our youth. To achieve this, a Youth Safety Coordinator was hired to begin working with the education system to incorporate health and safety principles into the school curriculum.

To ensure injured workers receive the services and supports required following a workplace accident, we implemented a new case management model that provides early intervention, improved case planning and a collaborative approach to return to work. We are continuing to work on improving our communication, so that workers can be better informed and participate fully in their recovery and return to work.

We worked to build a stronger partnership with employers, who provide the funding resources to the Workers Compensation Board. We met frequently with the Employers Council to share information and discuss issues of concern. To help both employers and ourselves better understand the challenges that each of us are facing as well as to discuss possible areas to work together, we met with many employer associations, business groups and community organizations all across PEI. I thank the employers for their participation in these meetings.

To facilitate the delivery of better services, staff participated in numerous training and education sessions to enhance their skills in areas such as communications, decision-making and case management. Some staff were successful in achieving professional designations. Other staff worked to improve the corporate supports and technology tools needed to support good service. In this time of change and significant challenges, I am proud of the efforts and dedication of staff, who demonstrate the will and commitment to build a new organization.

I believe we made significant progress in 2001. We established the basic foundation for a renewed organization working to serve the needs of our clients. However, much work remains to be done. There are many things we have yet to learn about our clients and the value they place on the services we provide. To assist us with this, we will be conducting a survey of workers during 2002. The results of the survey will help us to target our time and energy on those areas most in need of improvement and of greatest value to workers.

By working together to better understand each others needs and concerns, we have the opportunity to make the workers compensation program a fair, sustainable and affordable accident insurance program for PEI workers and employers. I look forward to continuing our efforts to make PEI a safer place to work for all Islanders.

Carol Anne Duffy

Chief Executive Officer

Message de la directrice générale

En 2001, l'amélioration du service à la clientèle a été l'un de nos objectifs principaux. Par le biais de groupes de réflexion, de présentations et de consultations, les employeurs, les travailleurs et les intervenants en matière de santé nous ont transmis des renseignements qui nous aideront à établir une orientation stratégique à long terme pour la Commission des accidents du travail. Nous avons ainsi commencé à établir, au sein de l'organisme, une culture du service axé sur la clientèle qui nous permettra de satisfaire les besoins des clients avec souplesse.

Conformément à notre mission, qui est de « promouvoir la santé et la sécurité au travail au profit des employeurs et des travailleurs », nous avons continué d'appuyer les employeurs et les travailleurs dans l'amélioration de la santé et de la sécurité au travail. Un grand nombre d'ateliers et de présentations se sont tenus sur la création de comités de santé et de sécurité. En outre, les travailleurs et les employeurs ont eu l'occasion de discuter de questions d'importance à la deuxième conférence sur la santé et la sécurité au travail, qui a été couronnée de succès.

Par ailleurs, nous avons déterminé que la sécurité des jeunes travailleurs constitue un élément clé de notre travail de prévention. En effet, nous estimons que, à l'aide d'une meilleure sensibilisation et d'une philosophie misant sur la sécurité, nous pourrons réduire le nombre d'accidents chez les jeunes, qui ont trop souvent des conséquences tragiques. À cette fin, nous avons embauché une personne chargée de coordonner le dossier de la sécurité chez les jeunes. Celle-ci collaborera avec des intervenants du réseau scolaire à l'intégration de principes de santé et de sécurité au programme d'études.

Pour nous assurer que les victimes d'accidents de travail reçoivent les services et le soutien dont elles ont besoin, nous avons mis sur pied un nouveau modèle de gestion de cas qui permet d'intervenir rapidement, d'améliorer la planification des soins et d'adopter une approche de collaboration en vue du retour au travail. De plus, nous continuons à améliorer les moyens de communication pour que les travailleurs soient mieux informés et qu'ils puissent voir pleinement à leur rétablissement et à leur retour au travail.

Nous avons également veillé à raffermir les partenariats établis avec les employeurs, qui contribuent au financement de la Commission des accidents du travail. Avec le conseil des employeurs, nous avons fréquemment échangé des renseignements et discuté de questions d'intérêt. En outre, nous avons rencontré bon nombre d'associations d'employeurs, de groupes d'entreprises et d'organismes communautaires de l'ensemble de la province afin qu'il soit plus facile, pour les employeurs et pour nous-mêmes, de comprendre les défis que nous devons relever et d'examiner diverses façons de collaborer. Je tiens d'ailleurs à remercier les employeurs de leur participation à ces réunions.

Pour faciliter la prestation de meilleurs services, le personnel a pris part à de nombreuses séances de formation et de sensibilisation afin d'accroître ses compétences dans des domaines tels que les communications, la prise de décisions et la gestion de cas. Certains employés ont obtenu une accréditation professionnelle. D'autres ont amélioré les outils organisationnels et technologiques nécessaires pour soutenir la prestation de services de qualité. Compte tenu du grand nombre de changements et de défis importants auxquels nous devons faire face, c'est avec fierté que nous soulignons le travail et le dévouement du personnel, qui a montré sa détermination à renouveler l'organisme.

J'estime que nous avons réalisé des progrès importants en 2001. En effet, nous avons jeté les bases d'un organisme soucieux plus que jamais de répondre aux besoins de ses clients. Cependant, beaucoup de travail reste à faire. Nous en avons encore beaucoup à apprendre sur nos clients et sur leur satisfaction à l'égard de nos services. C'est pourquoi nous mènerons une enquête auprès des travailleurs en 2002. Les résultats de l'enquête nous aideront à déterminer les domaines qui comptent le plus pour les travailleurs et où les besoins sont les plus criants.

C'est en essayant de comprendre les besoins et les préoccupations de chacun que nous serons en mesure de créer un régime d'indemnisation des victimes d'accidents du travail équitable, durable et abordable pour les travailleurs et les employeurs de la province. Ensemble, nous continuerons à veiller à ce que les insulaires travaillent dans des milieux toujours plus sûrs.

La directrice générale,

Carol Anne Duffy

Carol Anne Duffy

STRATEGIC PLAN 2001–2006

In 2001, the Workers Compensation Board developed and released its first Strategic Plan.

The Annual Report provides an excellent forum for updating stakeholders on progress toward strategic planning goals. This section highlights, by division, significant accomplishments in 2001 and operational objectives for 2002.

Strategic Plan Highlights

Occupational Health and Safety Division

Creating Safe and Healthy Workplaces for Islanders

SUMMARY

The Occupational Health and Safety (OH&S) Division continues to focus efforts toward accident prevention and the promotion of "safety principles" in the work place. Accomplishments in 2001 have laid a solid foundation for success in both of these areas.

In summary, prevention efforts have contributed to a decrease in the number of work place accidents in 2001 as compared to 2000, employer interest and awareness in the value of work place safety efforts is at an all time high as a result of OH&S workshops and information sessions on legislative amendments and dedicated resources have been committed to protection of our youth in the work place.

ACCOMPLISHMENTS - 2001

Work with the education system to establish a plan to implement Occupational Health and Safety principles within the curriculum of Prince Edward Island school systems

- *Hire a youth safety coordinator* √
- *Conduct research on youth education projects in other WCB jurisdictions* √
- *Initiate work with the Department of Education* √
- *Establish a work plan targeting the 2002-2003 school year* √

Implement the Occupational Health and Safety Act amendments

Communicate legislative amendments through media	√
Conduct province wide workshops on legislative change	√
Provide information sessions for individual employers	√
Establish an Occupational Health and Safety Council	√

Recommend to government amendments to the Occupational Health and Safety Act regulations

Initiate work to review Occupational Health and Safety regulations by Council	√
Develop work plan	√

Develop an injury prevention strategy for soft tissue injuries

Identify information requirements on soft tissue injury trend analysis	√
Conduct research on soft tissue injury strategies in other WCB jurisdictions	√

OBJECTIVES - 2002

Work with the education system to establish a plan to implement Occupational Health and Safety principles within the curriculum of Prince Edward Island school systems

Develop and implement curriculum

Recommend to government amendments to the Occupational Health and Safety Act regulations

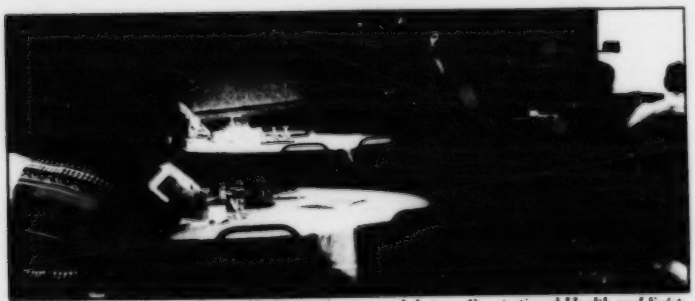
Review and submit regulations to government for proclamation

Develop an injury prevention strategy for soft tissue injuries

Formulate a soft tissue injury prevention strategy

Integrate "Safety First" thinking in WCB and external work sites

Ensure all Prince Edward Island workers and employers have the same level of access, protection, rights and responsibilities for workplace health and safety



WCB's Education Officer, Diana Clarke, conducts a workshop on Occupational Health and Safety Act amendments for workers and employers.

Strategic Plan Highlights

Client Services Division

Quality Service for Injured Workers

SUMMARY

The Client Services Division is committed to on-going improvement in delivery of services to injured workers. In 2001, a significant restructuring within the division has set the stage for pro-active case management including early intervention, case planning and a collaborative approach to rehabilitation and return to work services.

In summary, a first phase of service delivery improvement has been completed and includes new case management methods, legislative amendments, policy and procedure updates, in-house access to decision support expertise and improved working relationships with Prince Edward Island health care providers.

ACCOMPLISHMENTS - 2001

Formalize service delivery contracts between WCB and service providers

- *Develop a plan for negotiations* √
- *Finalize contract - Medical Society* √
- *Initiate occupational medicine education sessions for service providers* √

Introduce required policy relative to service providers

- *Draft new policy for approval* √
- *Finalize Chiropractic Treatment and Health Care Provider policy* √

Review Workers Compensation Act in conjunction with stakeholder groups and the general public

- *Establish advisory committee* √
- *Conduct consultations* √
- *Submit legislative proposal to the Board of Directors* √
- *Submit legislative change recommendations to government* √

Review and implement client services policies and procedures

- *Review existing policy and draft updates* √
- *Consult with stakeholders* √
- *Finalize and implement revised policy* √
- *Initiate a review of estimating earning capacity processes* √

Implement a two-tier delivery model for service to injured workers

Identify components and structure of new model	√
Develop and roll out plan for new model	√
Educate staff and implement new model	√
Communicate new structure and methods to stakeholders	√

OBJECTIVES - 2002

Formalize service delivery contracts between WCB and service providers

Finalize contracts with Chiropractic and Physiotherapy Association

Provide a forum for education and information sharing with service providers

Introduce required policy relative to service providers

Finalize policy - Physiotherapy Treatment

Implement a two-tier delivery model for service to injured workers

Develop and monitor performance measures to evaluate impacts of new model

Implement Workers Compensation Act amendments

Maintain legislation, policy and workflow systems which support effective service delivery

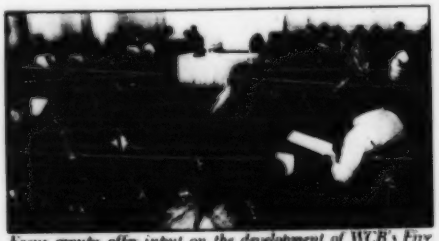
Implement service improvement through technology

WCB's two-tier delivery service team for injured workers, September, 2001: (top) Leza Matheson-Wolters, Shauneen Hood, John Gallant (bottom) Gloria Layholt, Larry Phelan, Danny Miller, Eileen Trainor, Norma Malone. Missing: Albert Mosher.

Strategic Plan Highlights

Corporate Services Division

Focused on Operational Effectiveness



Focus groups offer input on the development of WCB's Five Year - Corporate Strategic Plan, released in June, 2001.

SUMMARY

The Corporate Services Division develops and maintains the internal infrastructure required for WCB to provide consistent quality services to clients. Improved communication with Prince Edward Island stakeholders, concrete action with respect to financial condition, performance measurement and infrastructure planning have been key result areas for this division in 2001.

In summary, Corporate Service Division accomplishments include a funding strategy to eliminate the unfunded liability, identification and monthly monitoring of performance indicators, enhanced payment options for employers and development of a five (5) year information technology plan.

ACCOMPLISHMENTS - 2001

Develop and implement a funding strategy for elimination of the unfunded liability

- *Consult with stakeholder groups* √
- *Develop and implement a funding strategy* √

Facilitate an understanding among staff of the current financial condition

- *Present the 2000 annual report to staff and stakeholders* √
- *Present quarterly forecasts to Board and staff* √
- *Communicate monthly performance measures to staff* √

Implement and communicate financial performance measures

- *Provide monthly financial measures to Board* √
- *Identify measurement requirements to monitor funding strategy* √

Communicate the strategic plan to staff and stakeholders

- *Release and communicate Strategic Plan* √

Update stakeholders on progress toward corporate goals

- *Develop an action plan to conduct stakeholder satisfaction* √
- *Facilitate annual operational planning review and update for Year 2* √
- *Incorporate annual review of Strategic Plan in WCB Annual Report* √

Establish corporate governance policies for the Board of Directors

- *Define policy development process* √
- *Finalize governance policies* √

Redesign assessment payment options for employers

- *Recommend and implement changes to assessment payment processes* √

Develop an Information Technology Plan identifying opportunities for improved service delivery through technology √

Develop information technology plan

Foster a mutual understanding of the role of WCB with stakeholder groups √

Deliver presentations and initiate collaborative projects with stakeholders

Work with stakeholder group(s) that are representative of Prince Edward Island workers and employers √

Identify stakeholder groups

Develop a plan to resolve immediate works space issues within current limitations √

Develop and implement internal office modifications

OBJECTIVES - 2002

Develop and implement a funding strategy for elimination of the unfunded liability

Monitor rate setting processes with respect to the WCB Funding Strategy

Facilitate an understanding among staff of the current financial condition

Present the 2001 annual report to staff and stakeholders
Present quarterly forecasts to Board and staff
Communicate monthly performance measures to staff

Implement and communicate financial performance measures

Provide monthly financial measures to Board

Update stakeholders on progress toward corporate goals

Review Year 2 progress toward strategic planning goals with stakeholders
Facilitate operational planning and strategic plan review for Year 3
Develop operational plan for Year 3
Communicate operational plan for Year 3

Develop and implement a process for updating stakeholders on performance results and progress toward strategic planning goals

Establish corporate governance policies for the Board of Directors

Educate staff and implement governance policies

Review existing and establish long term performance measures

Implement service improvement through technology

Foster a mutual understanding of the role of WCB with stakeholder groups

Identify stakeholder group communication strengths, weaknesses, opportunities and threats
Re-examine communication vehicles - newsletter, press releases, annual report and website

Strategic Plan Highlights

Human Resources Division

Quality Service through People

SUMMARY

The Human Resources Division, in 2001, has concentrated on upgrading human resource management processes within the Workers Compensation Board. Meeting human resource management demands, as a result of significant reorganization within the Board, has been a priority.

In summary, the Human Resources division has implemented solid standards in areas such as position description, classification, recruitment, performance development and training. As a result the organization has moved in a positive direction toward a service quality culture.

ACCOMPLISHMENTS - 2001

Clarify and communicate staff roles and responsibilities

Facilitate sessions for staff on respective meaning of mission, vision and values √

Develop a professional service and quality culture

Establish a process to identify competencies for effective service delivery √

Introduce an accountability framework through professional development planning

Develop job descriptions √

Revisit job classifications √

Implement a process where staff members have goals, objectives and deliverables √

Support organizational reorganization √

OBJECTIVES - 2002

Clarify and communicate staff roles and responsibilities

Facilitate sessions on how respective staff roles impact the organization

Develop a professional service and quality culture

Establish sessions on organizational behaviours

Identify competencies for each position in the organization

Facilitate the development of a service quality program

Identify long term permanent staff requirements

Facilitate on-going staff development

Financial Information

Actuarial Certificate

ACTUARIAL CERTIFICATE

We have completed an actuarial valuation of the benefits liabilities for insured employers under the Workers Compensation Act of Prince Edward Island as at December 31, 2001, for the purpose of providing input to the Financial Statements of the Board at December 31, 2001.

Our estimate of the benefits liabilities of $94,470,000 represents the actuarial present value at December 31, 2001, of expected benefit payments of all types which will be made in future years, and which relate to claims arising from events that occurred on or before December 31, 2001. As in previous valuations, the benefits liabilities do not include any provision for future claims related to occupational disease or for future expenses of administration of existing claims. No allowance has been made for any possible future deviations from the present policies and practices of the Board or for the extension of new coverage types.

All liabilities have been calculated using an underlying assumption of 3.75% real rate of return on invested assets. Rates of increase in the Consumer Price Index are assumed to be 4.0% per annum.

The liabilities in respect of short-term disability, hospital, medical aid, and rehabilitation benefits have been determined from projections of future claim payments. These projections have been based on factors developed from the Board's claims experience and average benefit rates in recent years.

Additional information regarding our actuarial valuation is provided in our more detailed valuation report to the Board.

We have reviewed the data which were used for the valuation to test for reasonableness and consistency with the data available from other sources. However, it must be emphasized that very little data are available in terms of the effect of wage loss procedures on future permanent awards liabilities. In addition, there is considerable volatility in the payment patterns with respect to the other future awards liability categories, due to their relatively low claims volumes. In our opinion, the data are sufficient and reliable for the purpose of this valuation.

In our opinion, the actuarial assumptions are appropriate for the purpose of the valuation and the methods employed are consistent with sound actuarial principles. Our valuation report has been prepared and our opinions have been given in accordance with accepted actuarial principles.

Paul G. Conrad FCIA, FSA, MAAA
Eckler Partners Ltd.
March 12, 2002

Auditors' Report

Grant Thornton LLP
Chartered Accountants
Canadian Member Firm of
Grant Thornton International

Grant Thornton

Auditors' Report

To the Members of the Board of The Workers Compensation Board of Prince Edward Island

We have audited the balance sheet of The Workers Compensation Board of Prince Edward Island as at December 31, 2001 and the statements of operations and unfunded liability and cash flows for the year then ended. These financial statements are the responsibility of the Board's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Board as at December 31, 2001 and the results of its operations and changes in its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

Grant Thornton LLP

Charlottetown
Prince Edward Island
January 30, 2002

Chartered Accountants

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Charlottetown
Prince Edward Island
C1A 7K4
Tel: (902) 892-6547
Fax: (902) 566-5358

Financial Statements

STATEMENTS OF OPERATIONS AND UNFUNDED LIABILITY

Year Ended December 31	2001	2000
Revenues		
Current assessments	$21,405,488	$18,464,089
Self insured employers (Note 11)	2,533,457	2,564,627
Investments (Note 5)	2,520,952	4,465,752
Recoverable administration fees and interest charges per Strait Crossing Joint Venture agreement	271,750	776,455
Recoverable administration fees and interest charges to self insured employers (Note 11)	514,111	578,954
	27,245,758	26,849,877
Expenditures		
Changes in actuarial assumptions and methodology (Note 7)	515,000	—
Expected increase and experience gains and losses (Note 7)	5,071,206	9,978,554
Claims costs incurred (Note 7)	12,630,000	12,767,280
Claims costs incurred self insured employers (Note 11)	2,533,457	2,564,627
	20,749,663	25,310,461
	6,496,095	1,539,416
Administration (Page 31)	4,630,606	4,194,897
Occupational health and safety, and other	580,159	563,424
Workers' Adviser Program (Note 10)	102,823	96,125
Loss on disposal of fixed assets	13,043	2,318
	5,326,631	4,856,764
Excess of revenues over expenditures	$1,169,464	$(3,317,348)
Unfunded liability, beginning of year	$(31,088,722)	$(27,771,374)
Excess of revenues over expenditures	1,169,464	(3,317,348)
Unfunded liability, end of year	$(29,919,258)	$(31,088,722)

See accompanying notes to the financial statements.

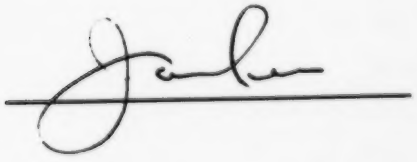
Financial Statements

BALANCE SHEET

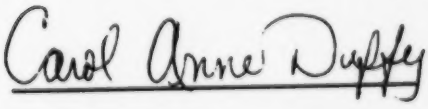
December 31	2001	2000
Assets		
Receivables (Notes 3 and 11)	$7,661,325	$7,034,829
Investments (Note 5)	56,291,379	57,551,722
Capital assets (Note 6)	2,584,277	2,826,173
	$66,536,981	$67,412,724
Liabilities and Net Fund Deficiency		
Bank indebtedness	$715,422	$5,145,304
Payables and accruals	331,423	468,406
Benefits liabilities (Note 7)	94,470,000	91,727,878
Capital lease obligation (Note 8)	196,026	282,818
Debenture payable (Note 9)	743,368	877,040
	96,456,239	98,501,446
Net fund deficiency and unfunded liability	(29,919,258)	(31,088,722)
	$66,536,981	$67,412,724

Contingent liabilities (Note 12)
Other matters (Note 13)

On behalf of the Board



Chairman



Chief Executive Officer

See accompanying notes to the financial statements.

Financial Statements

STATEMENT OF CASH FLOWS

Year Ended December 31	2001	2000
Cash flow from operating activities		
Cash received from:		
Employers for assessments	**$21,117,502**	$18,434,406
Self insured employers for assessments	**2,540,518**	2,588,064
Investments and other	**2,447,131**	4,473,091
Strait Crossing project account	**—**	(3,498,128)
	26,105,151	21,997,433
Cash paid:		
To claimants or third parties on their behalf	**(18,007,541)**	(16,450,821)
For administration requirements and other goods	**(4,746,055)**	(3,851,076)
	(22,753,596)	(20,301,897)
Net cash provided by operating activities	**3,351,555**	1,695,536
Cash flow from investing activities		
Cash received from:		
Proceeds on sale of capital assets	**11,400**	2,500
Cash paid for:		
Purchase of capital assets	**(59,744)**	(143,810)
Net cash used by investing activities	**(48,344)**	(141,310)
Cash flow from financing activities		
Cash (paid for) received from:		
(Decrease) increase in bank indebtedness	**(4,429,882)**	3,171,502
Repayment of long term debt	**(133,672)**	(150,020)
Net cash (used) provided by financing activities	**(4,563,554)**	3,021,482
Net (decrease) increase in cash and investments	**(1,260,343)**	4,575,708
Cash and investments		
Beginning of year	**57,551,722**	52,976,014
End of year	**$56,291,379**	$57,551,722

See accompanying notes to the financial statements.

Financial Statements

NOTES TO THE FINANCIAL STATEMENTS

December 31, 2001

1. Nature of operations

The Workers Compensation Board (the Board) was established by the Prince Edward Island Legislature in 1949 under the Workers Compensation Act (the Act). The Board is responsible, in accordance with the provisions of the Act, for administering the payment of benefits to or on behalf of recovering workers; levying and collecting assessment revenues from established classes of employers in amounts sufficient to cover the current and future costs of existing claims; and investing funds, following investment policies which are approved by the Board within the guidelines established by the Act, and for administering the Occupational Health and Safety Act. On January 1, 1995 the current Act became effective.

The Board does not receive government funding.

2. Summary of significant accounting policies

Cash and investments
Cash and investments include cash on hand and balances with banks, net of bank overdrafts, and the Board's share of investments held in a pooled fund with the Workplace Health, Safety and Compensation Commission of New Brunswick. Bank borrowings are considered to be financing activities.

Accrued assessments receivable
At the beginning of each year, an assessment is levied on non-monthly employers by applying industry assessment rates to their estimated payrolls. During the year, employers' actual payrolls may vary from their estimate, therefore, at year end, accrued assessments receivable are adjusted based on payroll adjustments from the prior year. The accrued assessments are determined excluding those employers whose assessment is levied on a monthly basis.

Investments
Fixed term investments are carried at amortized cost. Gains or losses realized on disposal of fixed term investments are amortized on a straight line basis over a nine year period, which approximates the period to maturity.

Equity investments and option contracts are stated at moving average market value. A portion of unrealized gains and losses occurring during the year, together with gains and losses realized on disposal of equity investments, are deferred and amortized on a straight line basis over a five and four year period.

Equity investments denominated in foreign currencies are translated into Canadian dollars at exchange rates prevailing at the end of the year. Income from equities is translated at the rate in effect at the time the income is received.

2. Summary of significant accounting policies (con't)

Capital assets
Property and equipment are reported at cost and are depreciated over their estimated lives on the straight line basis for building and computer equipment under capital lease and on the declining balance basis for furniture and equipment, and computer programs and equipment. The rates used are as follows:

Building	40 years,	straight line
Furniture and equipment	10%,	declining balance
Computer programs and equipment	20%,	declining balance
Computer equipment under capital lease	5 years,	straight line

Benefits liabilities
An independent consulting actuary completes a valuation of the components of the benefits liabilities of the Board on an annual basis.

The benefits liabilities represent the actuarial present value of all future benefits payments expected to be made for claims which occurred in the current fiscal year or in any prior year. The benefits liabilities include provision for all benefits provided by current legislation policies and/or administrative practices in respect of existing claims. No provision has been made for future claims related to latent occupational disease because they cannot be reasonably estimated.

Financial instruments
The Board's financial instruments consist of cash, accounts receivable, temporary and long-term investments, bank indebtedness, accounts payable, capital lease obligations, and long-term debt. Unless otherwise noted, it is management's opinion that the Board is not exposed to significant interest, currency or credit risks arising from these financial instruments. The fair value of these financial instruments approximate their carrying values, unless otherwise noted.

3. Receivables	**2001**	2000
Assessments	**$955,611**	$667,625
Other	**162,140**	88,319
Self-insured employers	**202,054**	209,115
Strait Crossing Joint Venture (Note 4)	**6,341,520**	6,069,770
	$7,661,325	$7,034,829

4. Strait Crossing Joint Venture

An actuarial valuation was completed in May 2001 for the period ended December 31, 2000 to determine the benefits liabilities owing concerning the Strait Crossing Joint Venture agreement. The receivable balance at December 31, 2001 reflects the result of this adjustment and accrued interest owing on the balance calculated to December 31, 2001.

5. Investments

	2001	2000
Money market (market value - $839,932; 2000 - $1,713,941)	**$881,191**	$1,802,075
Fixed term investments (market value - $21,048,043; 2000 - $21,639,066)	**22,043,526**	23,257,381
Equities (market value - $36,032,195; 2000 - $39,299,300)	**35,773,394**	36,310,354
	58,698,111	61,369,810
Deferred realized investment gains	**(2,406,732)**	(3,818,088)
	$56,291,379	$57,551,722

Deferred realized investment gains		
Balance, beginning of the year	**$3,818,088**	$2,135,917
Realized net investment gains for the year	**487,298**	4,591,243
	4,305,386	6,727,160
Amortization to investment income	**(1,898,654)**	(2,909,072)
Balance, end of the year	**$2,406,732**	$3,818,088

Investment income		
Earned during the year, net of portfolio management expenses	**$1,096,392**	$1,494,070
Amortization of deferred realized investment gains	**1,898,654**	2,909,072
Amortization of deferred unrealized investment gains	**(474,094)**	62,610
	$2,520,952	$4,465,752

Derivative financial instruments

Certain of the Board's external investment portfolio managers may from time to time utilize derivative financial instruments where appropriate to increase portfolio diversification, reduce interest rate and foreign currency volatility and enhance overall investment returns. At December 31, 2001, no derivative financial instruments were included in the investments.

5. Investments (con't)

Investment Agreement

The Board has entered into an Investment Agreement (January 1995) for the management of its investment assets with those of the Workplace Health, Safety and Compensation Commission of New Brunswick. These financial statements report the Board's proportionate share of the investment assets held in the pooled fund which was 9.2% at December 31, 2001 (2000 – 9.4%). The Board pays a fee to the Workplace Health, Safety and Compensation Commission of New Brunswick for the administration of the combined investments.

6. Capital assets

	Cost	Accumulated Depreciation	2001 Net Book Value	2000 Net Book Value
Land	$368,460	$ —	**$368,460**	$368,460
Building	1,225,586	164,504	**1,061,082**	1,085,539
Furniture and equipment	2,025,759	1,269,953	**755,806**	815,744
Computer programs	1,237,979	1,009,714	**228,265**	285,331
Motor equipment	—	—	—	15,102
Computer equipment under capital lease	426,668	256,004	**170,664**	255,997
	$5,284,452	$2,700,175	**$2,584,277**	$2,826,173

7. Benefits liabilities

	Short Term Disability	Long Term Disability	Health Care	Rehabilitation	2001 Total	2000 Total
Balance, beginning of year	$4,486,276	$72,968,995	$11,655,869	$2,616,738	**$91,727,878**	$82,868,238
Increase arising from change actuarial assumptions and methodology	—	515,000	—	—	**515,000**	—
Actuarial adjustment for Strait Crossing Joint Venture agreement	—	—	—	—	—	2,542,659
Expected increase and experience gains and losses	(131,257)	2,052,519	2,683,452	466,492	**5,071,206**	9,978,554
	4,355,019	75,536,514	14,339,321	3,083,230	**97,314,084**	95,389,451
Claims costs incurred	3,948,000	4,041,000	3,551,000	1,090,000	**12,630,000**	12,767,280
	8,303,019	79,577,514	17,890,321	4,173,230	**109,944,084**	108,156,731
Less: Claims payments made	4,075,019	6,236,514	4,026,321	1,136,230	**15,474,084**	16,428,853
Balance, end of year	$4,228,000	$73,341,000	$13,864,000	$3,037,000	**$94,470,000**	$91,727,878

An independent actuarial valuation of the components of the benefits liabilities as at December 31, 2001 was completed.

Changes in actuarial assumptions and methodology
During 2001 actuarial valuations certain of the assumptions and the methodology used in prior years were changed. The monetary effect is allocated as follows:

Change in the assumptions surrounding lump sum benefit payments	**$515,000**	$ —

The monetary effect of the changes in actuarial assumptions and methodology is reflected in the applicable year that the change was adopted.

Benefits liabilities of self-insured employers are not included in the benefits liability. These liabilities will be borne by those employers when paid in future years, they do not add to the Board's unfunded liability or its net fund deficiency.

8. Capital lease obligation

Future minimum lease payments under the capital lease of computer equipment as at December 31, 2001 are as follows:

2002	$127,812
2003	127,870
	255,682
Less: Amount representing	
Interest	28,072
Maintenance costs	31,584
	$196,026

9. Debenture payable	**2001**	2000
Unsecured, prime rate debenture maturing in 2006, amortized to 2006 payable in equal monthly payments of $12,502 plus interest.	$743,368	$877,040

Principal repayments due in each of the next five years (until maturity) are as follows: 2002 - $150,020; 2003 - $150,020; 2004 - $150,020; 2005 - $150,020; 2006 - $143,288.

10. Related party transactions

The Board is required by the Act to provide an annual grant to the Workers' Adviser Program. During the year, the Board paid $102,823 (2000 - $96,125) of the Program's expenses.

The Board is required by the Act to pay the operating costs of the Appeals Tribunal. During the year, the Board paid $23,587 (2000 - $11,966) to cover the operating costs of the Tribunal.

11. Self insured employers

These financial statements include the effects of significant transactions carried out for self-insured employers, principally the Government of Canada and the Government of Prince Edward Island, who directly bear the costs of their own incurred claims and an appropriate share of administration expenditure. Total amounts of such assessment revenue and offsetting expenses included in the statements of operations and unfunded liability are as follows:

	2001	2000
Current assessment revenue	$2,533,457	$2,564,627
Administration fees and interest charges recoverable	514,111	578,954
	$3,047,568	$3,143,581
Claims costs incurred		
Short term disability	$459,558	$365,043
Long term disability	1,427,930	1,520,224
Health care	602,360	630,962
Rehabilitation	43,609	48,398
	2,533,457	2,564,627
Administration fees and interest charges	514,111	578,954
	$3,047,568	$3,143,581

12. Contingent liabilities

Claims

The Board is currently seeking clarification on Subsection 50(4) of the Act. This subsection states that:

> Where a worker is not in receipt of a permanent partial or total disability pension based on a medically assessed disability and was assessed on a wage loss benefit basis after January 1, 1992, but before the date this section comes into force, the wage loss benefits will be payable until
> (a) the loss of earnings capacity ends, as determined by the Board; or
> (b) the worker attains the age of 65 years, provided that where the worker was 63 years of age or older at the commencement of his or her loss of earning capacity, the Board may pay the wage loss benefits for a period of time not to exceed 24 months from the date of the accident.

The Board has been applying this section retroactive to January 1, 1992. The Board has been advised that the legislation which became effective January 1, 1995 is not clear as to the retroactivity to January 1, 1992. It is the Board's intention to refer the matter to the courts. The outcome of the courts' decision is not determinable. The financial implications of paying benefits to the claimants affected would be approximately $14.1 million. This amount is based on a preliminary actuarial valuation and could change when the final valuation is completed.

12. Contingent liabilities (con't)

An action had been commenced by Strait Crossing Inc., et al, disputing the amount of claim costs calculated regarding the Strait Crossing Joint Venture agreement and the related adjustment to the receivable (Note 3). The action has since been dismissed. However, the appeal period has not yet expired.

Latent occupational diseases
The Board is liable for the future costs of claims relating to certain latent occupational diseases which may have occurred in the current year or previously, but which may not be recognized and reported for a number of years due to the extended latency period of such diseases. Because of the absence of reliable evidence and data pertaining to these matters, the liabilities cannot be reasonably estimated and have not been recorded in the financial statements.

13. Other matters

Bill-15 has been passed by the Prince Edward Island Legislature to enact 28 amendments to the Act. These amendments will come into effect in April 2002. The amendments will have an impact on the financial operations of the Board. The amounts are not yet quantifiable and as such no provision has been made.

As per new guidance provided by Section 3461 of the CICA Handbook on employee future benefits, the Board is not required to accrue a liability for sick-pay benefits that accumulate but do not vest. Accordingly, a liability of $388,774 was reversed to salaries – staff members in 2000.

14. Funding Strategy

The Board has committed to a Funding Strategy which addresses the retirement of the unfunded liability as at December 31, 2001 over 20 years (2002 – 2021). Each year, a portion of the assessment revenue will be allocated to the December 31, 2001 unfunded liability. There will be a formal review of the Funding Strategy every 5 years with annual monitoring of performance. At the end of each 5 year review period, any unfunded liability or operating surplus accumulated during that period will be a consideration during the rate setting process over the next 5 year review period.

15. Comparative figures

Certain of the 2000 comparative figures have been reclassified to conform with the presentation adopted for 2001

SCHEDULE OF ADMINISTRATION EXPENDITURES

Year Ended December 31	2001	2000
Building operating cost	$115,677	$112,480
Computer maintenance	134,259	153,996
Depreciation	277,197	319,351
Dues and fees	36,543	38,292
Interest on capital lease	31,971	42,298
Interest on debenture	42,667	54,628
Miscellaneous	49,469	36,794
Postage	90,613	110,304
Printing and office supplies	127,756	140,429
Professional development	24,482	42,264
Professional fees	286,935	687,111
Salaries		
Board members	111,551	94,356
Staff members (Note 13)	2,669,964	1,761,415
Benefits	440,970	335,678
Telephone	82,024	110,921
Travel	108,528	154,580
	$4,630,606	$4,194,897

Statistical Summary

Workplace Accident Summary

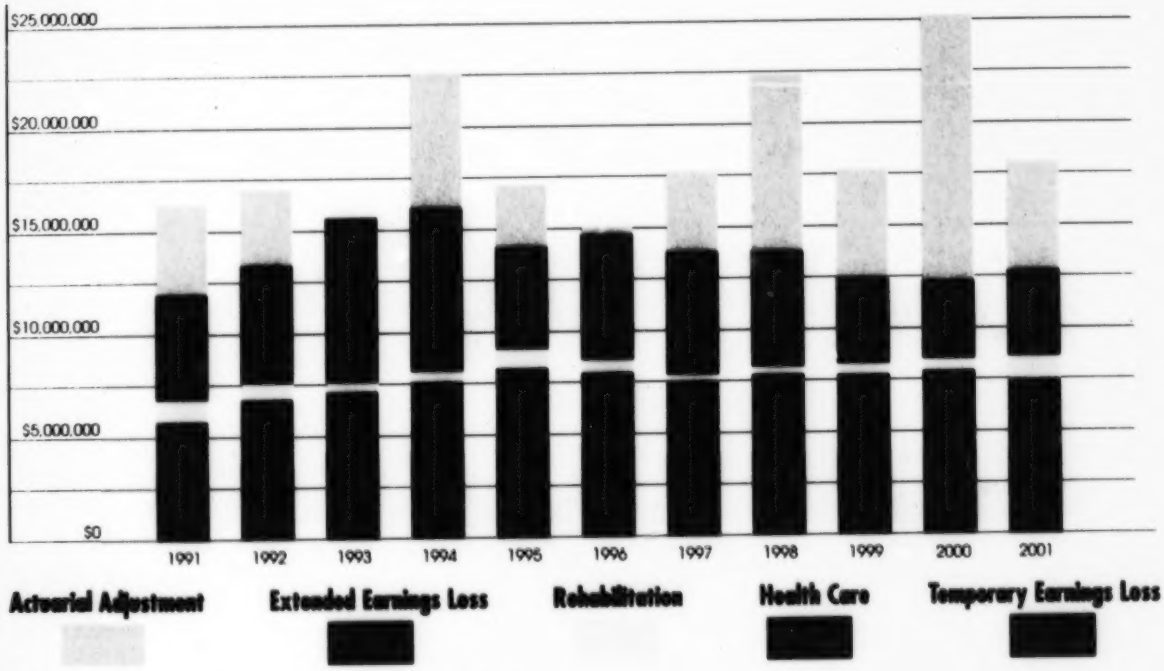
Historical number of claims, broken down by claim type as of March 31 of the following year, cost of claims incurred regardless of accident year and assessment revenue.

	Fatal Accidents	+ Temporary Wage Loss	+ Medical Aid Only	+ Non-Compensable	= Total No. of Claims	Extended Wage Loss	CN Railway and Air Canada [1]	Marine Atlantic [1]	Federal Government [1]	Provincial Government [1]	Cost of Claims	Assessments
1981	1	1631	1516	494	3642	20	14	70	132	292	3,174,414	4,406,811
1982	5	1505	1387	575	3472	37	15	75	172	482	3,631,133	4,238,336
1983	3	1627	1624	651	3905	30	12	66	139	320	3,177,889	4,952,590
1984	1	1531	1586	668	3786	44	10	49	146	367	3,399,864	5,124,608
1985	3	1794	1671	888	4356	39	9	44	149	444	4,949,476	5,554,416
1986	1	1927	1691	927	4546	48	10	36	117	451	5,549,695	5,826,342
1987	3	2073	1866	1038	4980	39	10	35	127	467	6,453,715	6,022,278
1988	0	2438	2205	1271	5914	54	7	49	160	550	7,241,886	8,341,288
1989	4	2457	2147	1226	5834	81	4	69	122	547	8,582,012	10,343,471
1990	3	2561	2371	1101	6036	96	1	93	198	830	13,966,548	13,680,270
1991	5	2256	2294	1140	5695	47	5	83	148	754	16,286,550	15,616,903
1992	3	2131	2152	1251	5537	11	5	87	173	754	16,940,625	16,171,750
1993	2	1978	2155	1185	5320	6	5	120	171	635	15,546,561	17,253,765
1994	3	2099	2296	1193	5591	44	5	81	223	617	22,554,399	16,452,126
1995	2	2449	2929	1457	6837	23	4	88	218	520	16,990,032	18,553,225
1996	3	2445	2811	1430	6689	18	3	85	164	281	16,590,191	18,601,376
1997	3	1818	2178	1080	5079	27	3	35	190	231	17,772,928	17,518,044
1998	3	2041	2132	991	5167	21	6		169	229	22,343,518	19,156,310
1999	4	2105	2180	1236	5525	9	3	0	187	286	20,096,096	19,616,511
2000	0	2066	2132	1531	5729	7	5	0	192	321	25,310,461	21,028,716
2001	5	1667	1871	1414	4957	0	5	0	184	302	20,749,663	23,938,945

[1] Denoted *Self Insured Employers*

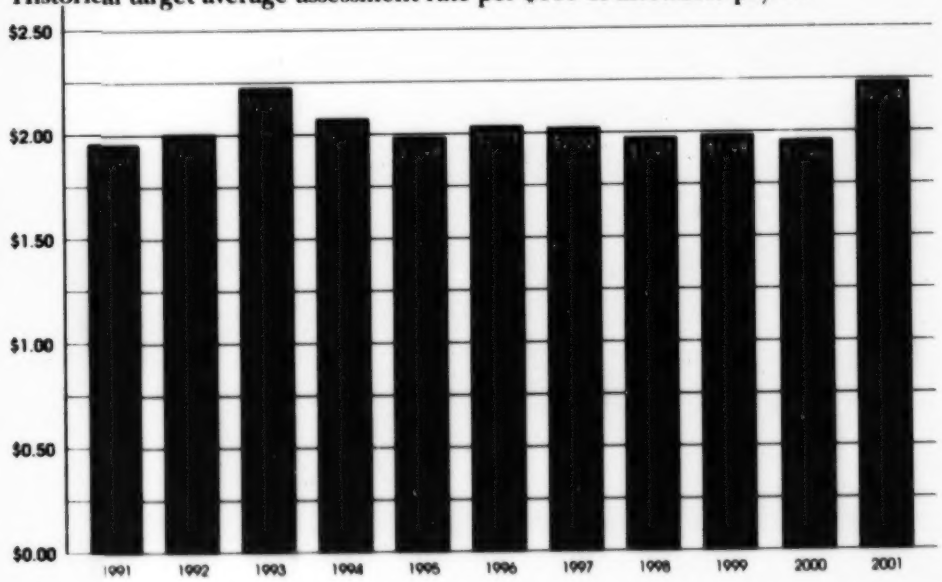
Summary of Cost Incurred by Type of Benefit

Costs incurred regardless of accident year, as of fiscal year end, by type of benefit including actuarial adjustment.



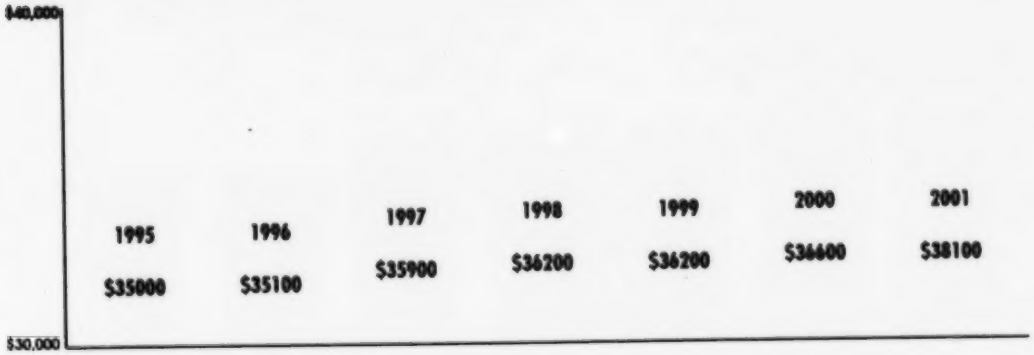
Average Assessment Rate

Historical target average assessment rate per $100 of assessable payroll



Maximum Assessable/Insurable Earnings

Historical maximum level of earnings per worker upon which employer assessments and worker benefits are calculated.



Historical Benefit Level

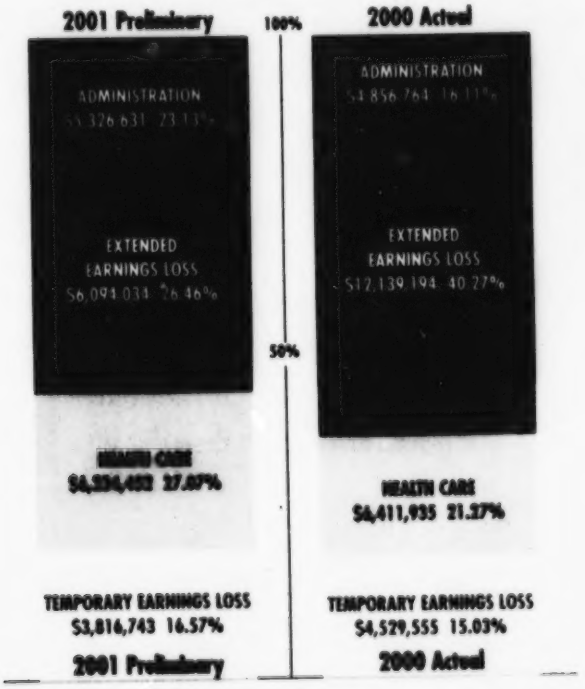
Until 1951 — 66 2/3% of gross earnings
Effective January 1, 1951 – 75% of gross earnings
Effective January 1, 1995 – 80% (85% after 39 weeks) of net earnings

Waiting period

Original Act — 7 days
Effective 1951 — 4 days
Effective 1962 — 1 day

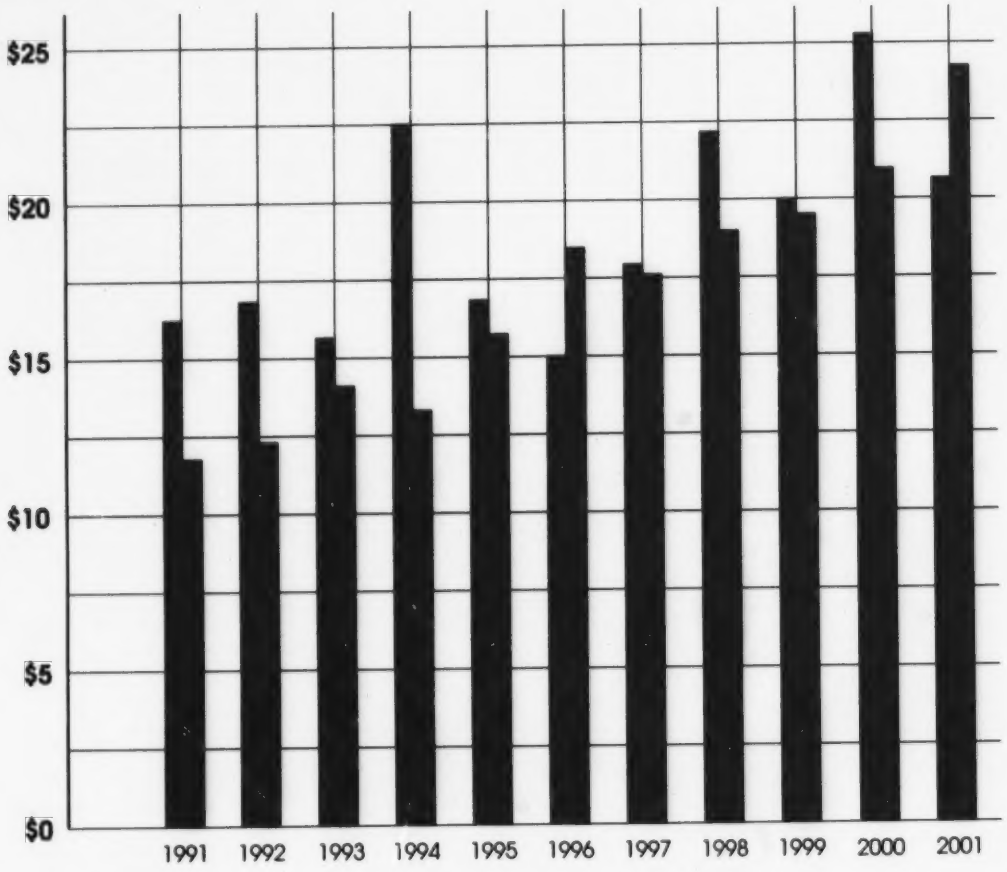
Expenditure Distribution

Total and percent of costs incurred, regardless of accident year, as of fiscal year end.



Benefit Cost versus Assessment Revenue 1991-2001

Total Benefit Cost incurred versus total assessment revenue, regardless of accident year, as of fiscal year end.



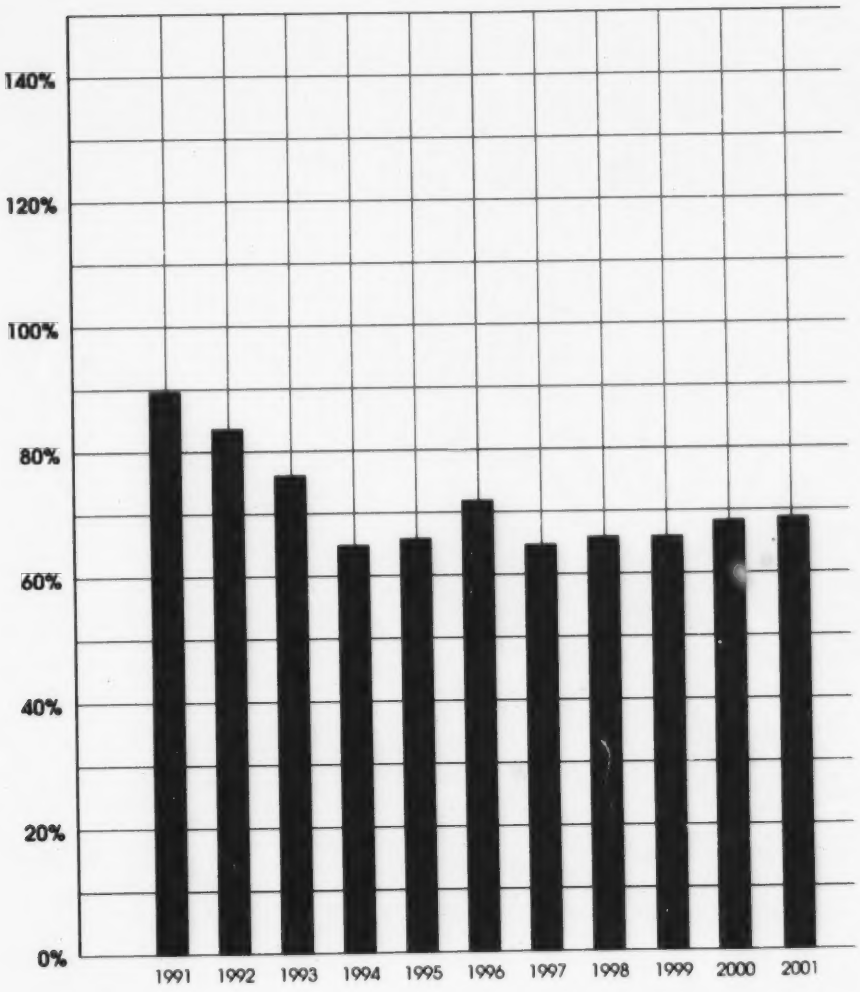
Benefit Costs

Assessment Revenues

	Benefit Costs	Assessment Revenues
	$ Millions	$ Millions
1991	16.29	11.88
1992	16.94	12.27
1993	15.54	14.19
1994	22.55	13.36
1995	16.99	15.79
1996	14.95	18.60
1997	18.02	17.51
1998	22.34	18.88
1999	20.09	19.61
2000	25.31	21.02
2001	20.75	23.94

Percentage Funded

Percentage of liabilities covered by assets.



M121

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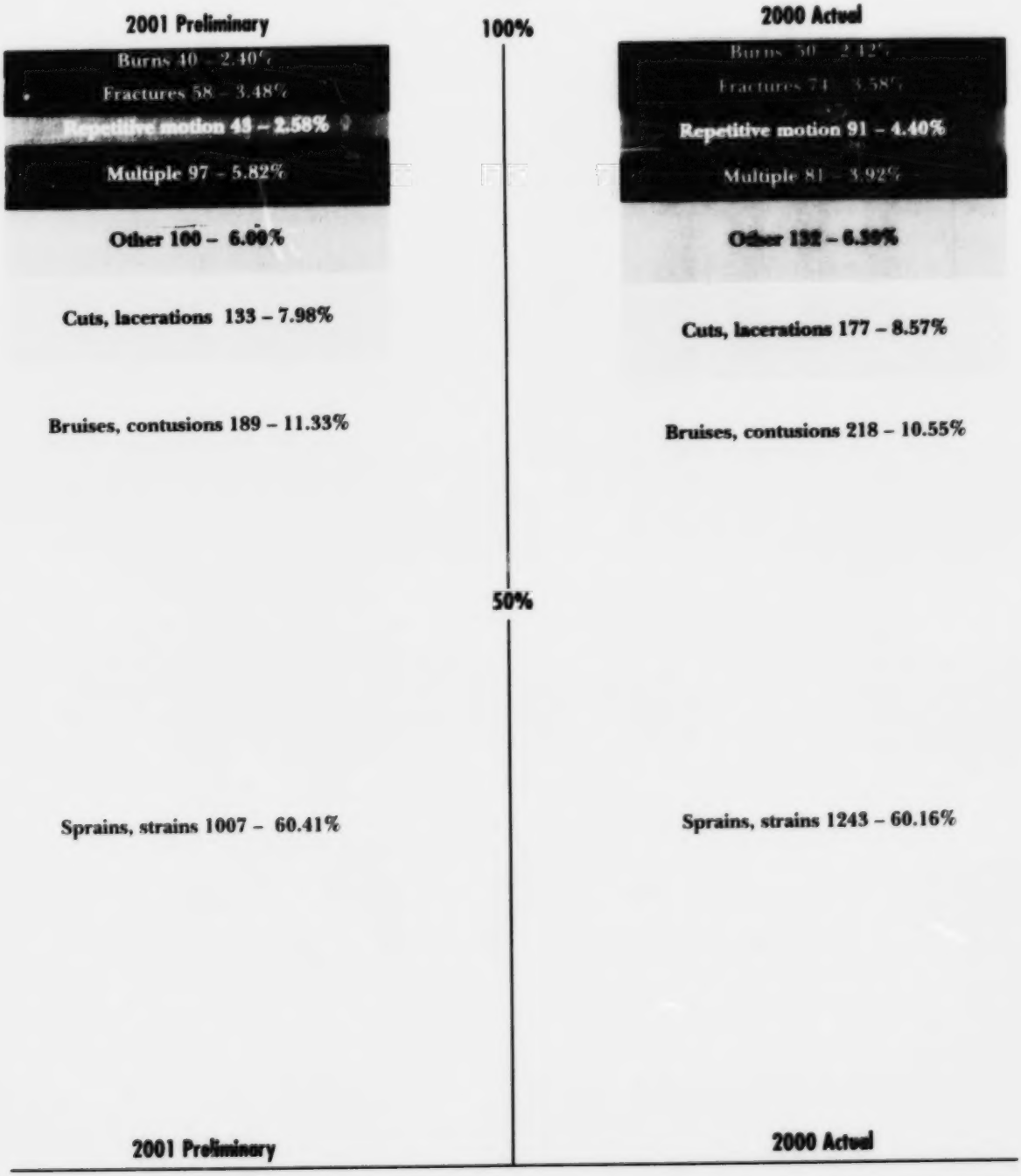
Temporary Wage Loss Claims – Nature of Injury

Based on National Work Injury Statistics Program (NWISP) codes, number and percent of temporary wage loss claims, broken down by nature of injury as of March 31 of the following year.



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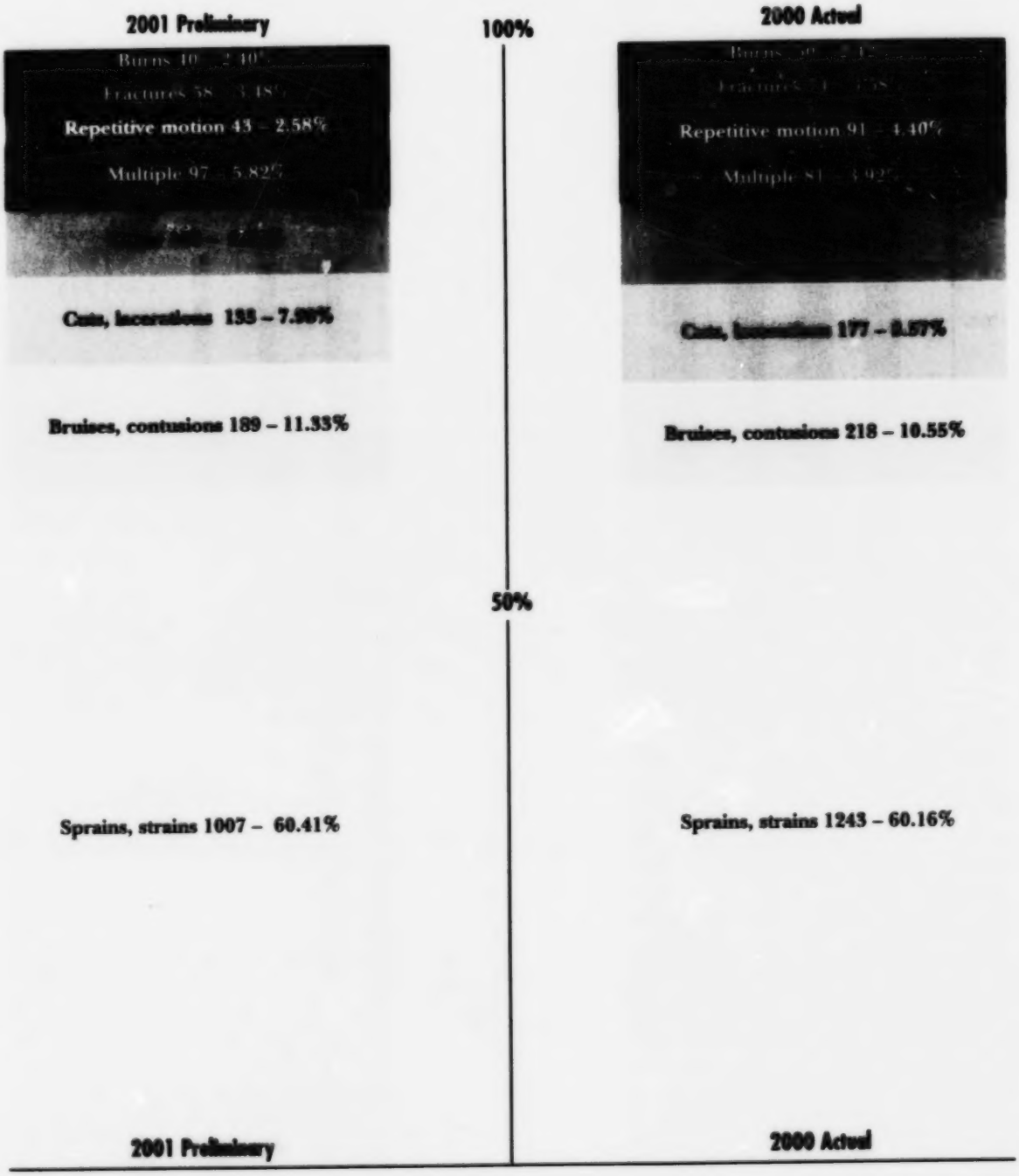


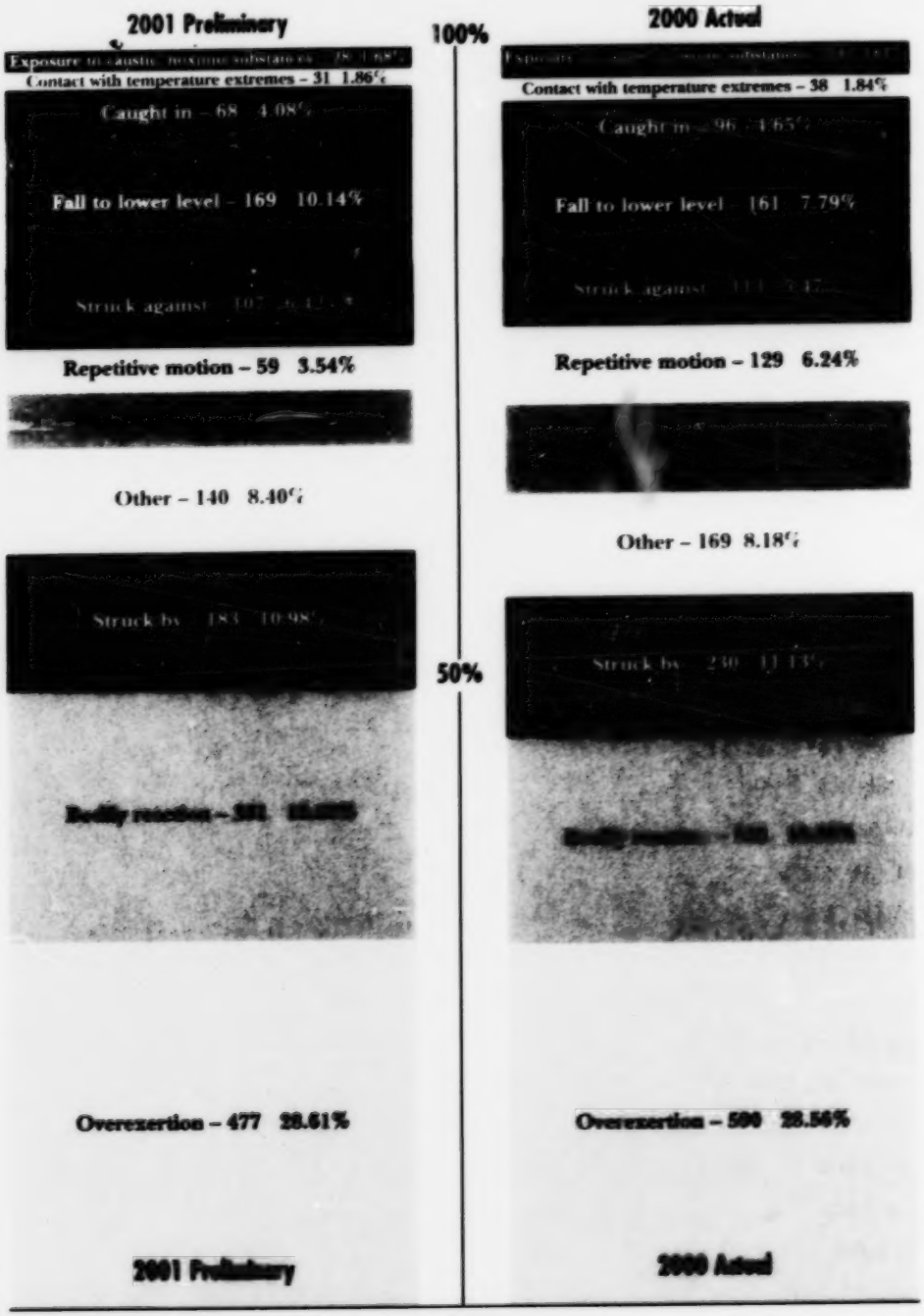
Temporary Wage Loss Claims – Region of Injury

Based on National Work Injury Statistics Program (NWISP) codes, number and percent of temporary wage loss claims, broken down by region of injury as of March 31 of the following year.

**Does not include fingers*

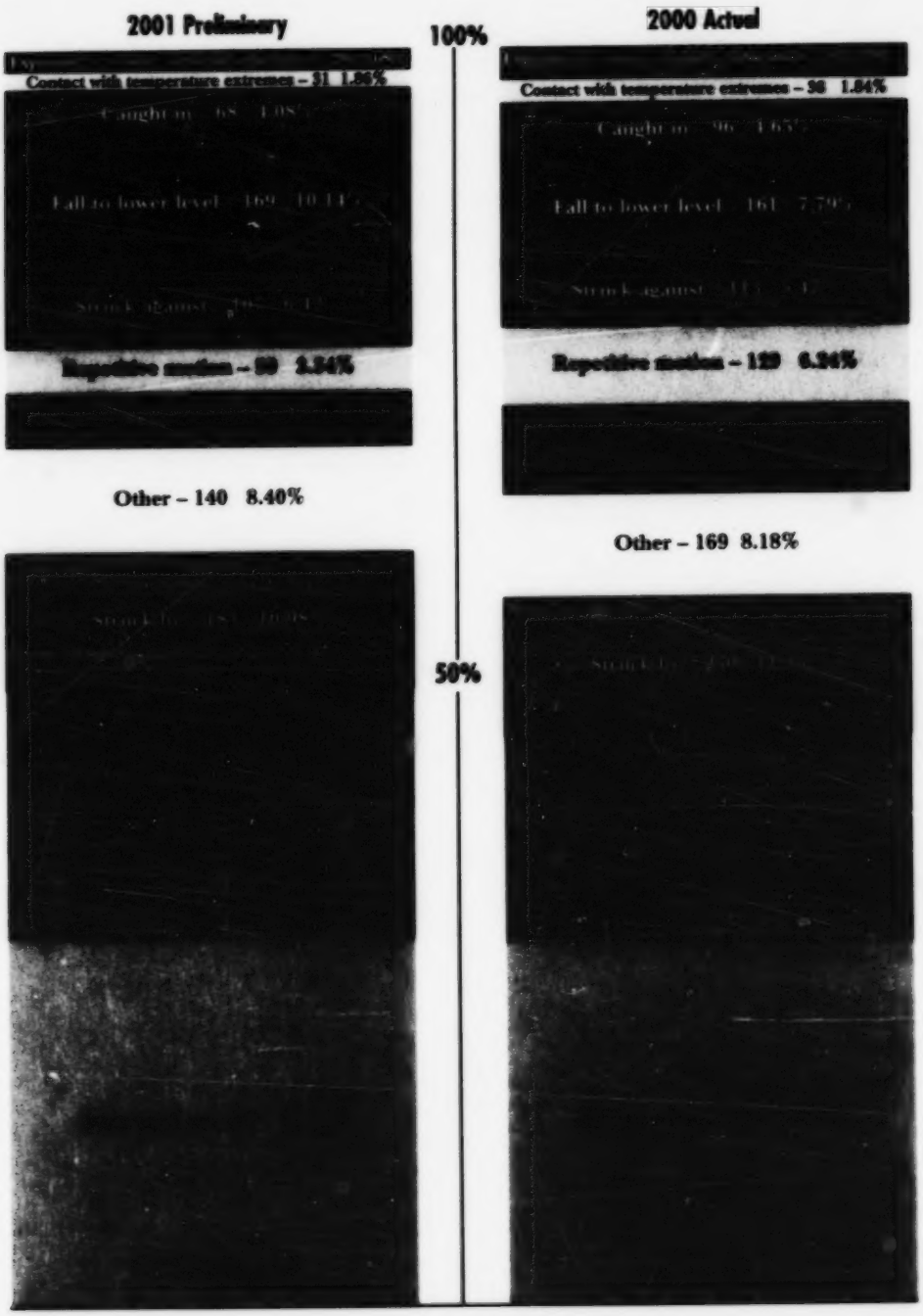
Temporary Wage Loss Claims – Cause of Injury

Based on National Work Injury Statistics Program (NWISP) codes, number and percent of temporary wage loss claims, broken down by cause of injury as of March 31 of the following year.


2001 Preliminary
2000 Actual
100%
50%
Contact with temperature extremes – 31 1.86%
Contact with temperature extremes – 38 1.84%
Caught in – 68 4.08%
Fall to lower level – 169 10.14%
Caught in – 96 4.65%
Fall to lower level – 161 7.79%
Repetitive motion – 59 3.54%
Repetitive motion – 129 6.24%
Other – 140 8.40%
Other – 169 8.18%
Struck by – 183 10.98%
Struck by – 230 11.13%
Overexertion – 477 28.61%
Overexertion – 590 28.56%
2001 Preliminary
2000 Actual

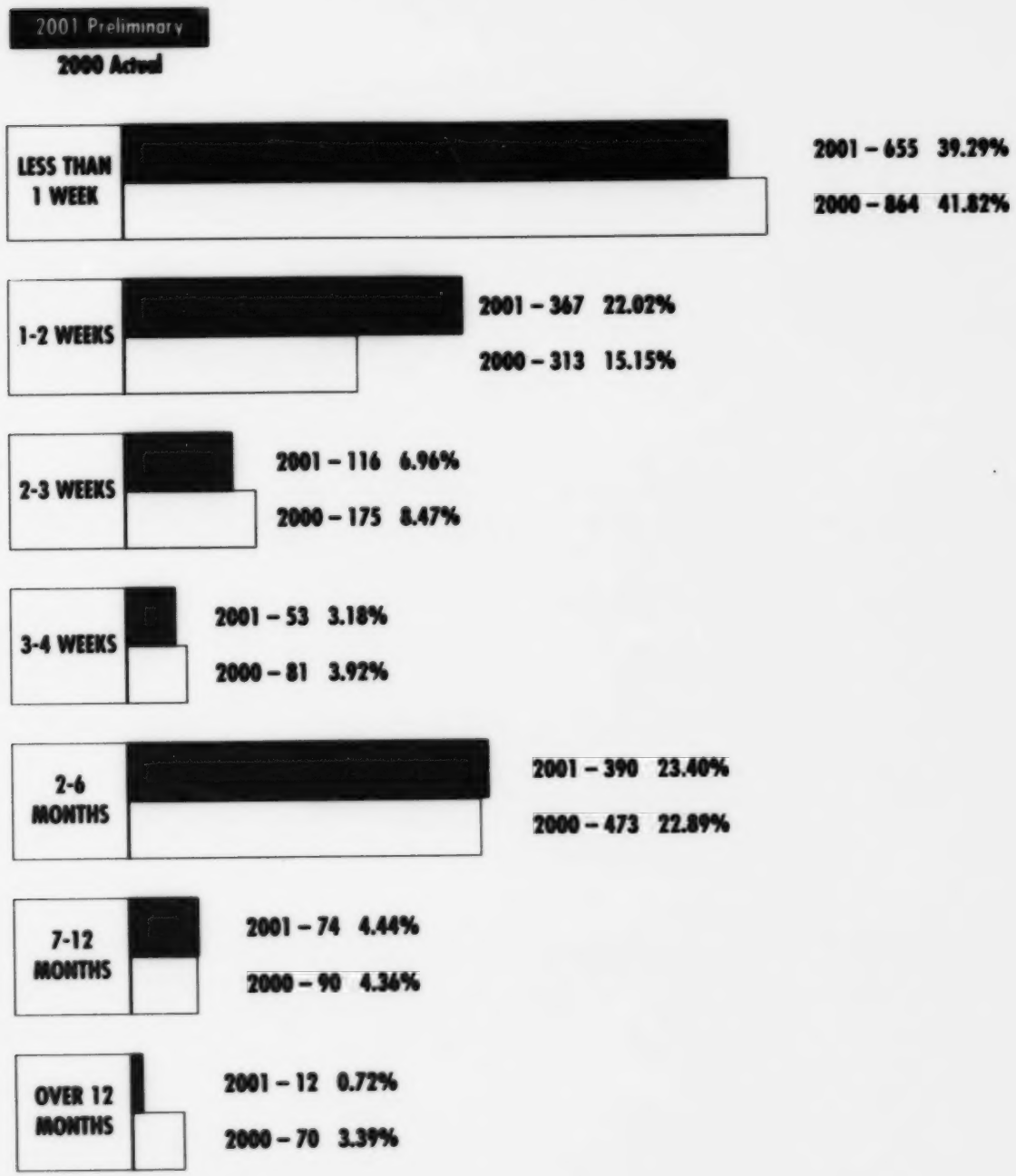
Temporary Wage Loss Claims – Cause of Injury

Based on National Work Injury Statistics Program (NWISP) codes, number and percent of temporary wage loss claims, broken down by cause of injury as of March 31 of the following year.



Temporary Wage Loss Claims – Amount of Time Lost

Number and percent of temporary wage loss claims broken down by amount of time lost from work as of March 31, 2002.



Temporary Wage Loss Claims by Industry Sector

Number and percent of temporary wage loss claims as of March 31 of the following year broken down by industry sector.

	2001		2000	
Wholesale & retail	164	7.08%	237	7.79%
Accommodation, food & beverage	120	6.51%	175	8.42%
Health care	234	13.21%	340	14.02%
Sales & services, other	194	13.25%	85	12.76%
Forest products	15	1.95%	37	1.80%
Fish processing	123	9.03%	192	9.40%
Agriculture	41	4.56%	56	4.04%
Food processing	157	9.93%	217	9.25%
Manufacturing, other	183	11.54%	189	9.15%
General construction	94	4.66%	88	4.24%
Construction, other	111	7.08%	143	6.52%
Transportation	78	3.99%	59	3.80%
Government services	153	7.22%	248	8.81%
	1667	100.00%	2066	100.00%

Temporary Wage Loss Claims – Age at Date of Accident

Number and percent of temporary wage loss claims as of March 31 of the following year by age at date of accident.

	2001		2000	
Not stated	5	0.30%	10	0.48%
Less than 20	81	4.86%	130	6.29%
20 to 24	176	10.56%	252	12.20%
25 to 29	191	11.46%	244	11.81%
30 to 34	184	11.04%	257	12.44%
35 to 39	282	16.92%	323	15.63%
40 to 44	245	14.70%	323	15.63%
45 to 49	204	12.24%	226	10.94%
50 to 54	169	10.14%	171	8.28%
55 to 59	90	5.40%	93	4.50%
60 to 64	35	2.10%	29	1.40%
65 or older	5	0.30%	8	0.39%
TOTALS	1667	100.00%	2066	100.00%

Temporary Wage Loss Claims – Gender of Worker

Number and percent of temporary wage loss claims as of March 31 of the following year by gender of worker.